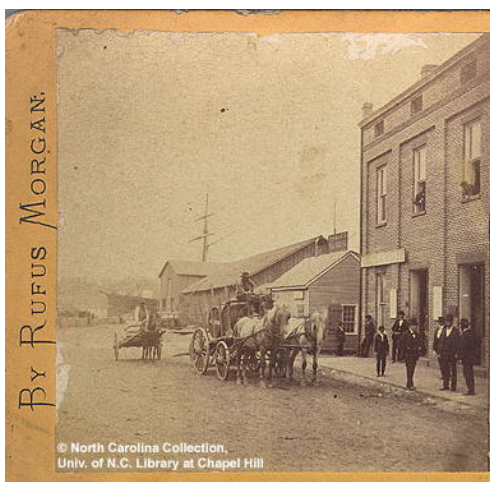unloading ships and the trade was dominated by African Americans before and after freedom. During the 1890s, a push was underway for stevedores to organize themselves under a "boss." Furthermore, the stevedores were required to register with the city and pay a fee for the right to work their trade. Many of the "boss" stevedores were black, such as Cato Waddell and Thomas Newkirk, who managed the firm of Waddell and Newkirk, but several white firms such as E. G. Parmele and Company paid black laborers to work their docks and ships.[54]

Draymen and stevedores literally drove the city's growth during the 1890's.
Above: courtesy North Carolina Collection Photographic Archives, UNC-CH.

In addition, the city's black population was seeking ways to secure home ownership and economic independence. After early failures of the Freedman's Bank, blacks were hesitant to use banking institutions. In 1889, however, a group of African American leaders banded together to form the Peoples Perpetual Building and Loan Association.[55] The association's mission was to enable shareholders to purchase their own homes. It provided over 70 loans to shareholders between 1889 and 1898. Most of the loans were cancelled or paid in full.[56] Home ownership was a source of pride. A resident in 1898 noted that Wilmington's black home ownership rates were higher than in other parts of the country and explained that the houses "may be humble, but they have worked for them, paid for them and own them." [57] Because home ownership was a tool to advance economic and social freedom, black leaders worked to assist others in the attainment of property. The American Union Association, formed in 1897, pursued the "acquisition of real estate and distributing the same to the poor class of colored people of the city of Wilmington, N. C. and to aid in securing

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[54] Other stevedores, black and white, working between 1891 and 1898 included Joseph Starnes, Major Lee, Fred Williams, John Turner, George W. Doyle, John McDowell, C. W. Worth, John M. Cazaux, W. H. Howe, E. D. Williams, Joseph McFarland, Henry Robinson, Andrew J. Walker, Charles Foreman, H. Robinson, J. W. H. Fuchs, W. W. Harriss, Haus A. Kure, Alex Heide, and William Goodsman. More white boss stevedores and independent stevedores are found beginning in 1898, and after 1900, all of the stevedore firms are white. Stevedore Records, New Hanover County Records, State Archives, North Carolina Office of Archives and History, Raleigh.

[55] First officers were A. S. Robinson, James Blain, Isham Quick, Thomas Lovick, John Neil, Virgil Brown, Sandy Williams, and Henry Epps. Subsequent lists of officers can be found in the city directories. New Hanover Incorporations, North Carolina State Archives, Raleigh.

[56] Interest on loans provided by the Peoples Perpetual Building and Loan averaged between 6 and 8 percent, and shareholders mortgaged their property as loan collateral. Only a handful of the 75 mortgage loans were not cancelled. Activity of the Association stopped in December 1898 with the exception of three deeds to Major Lee, William Howe, and Frederick Sadgwar Jr. between 1899 and 1906. New Hanover County Grantee/Grantor Index, New Hanover County Deed Books 3-24, State Archives, North Carolina Office of Archives and History, Raleigh.

[57] Attorney W. E. Henderson as quoted from the *Indianapolis Freeman,* December 3, 1898 and found in Cody, "After the Storm," 121.